Application No. 09/698,640

Claim List

1.   (Currently amended) A computer-implemented method for an on-line auction of the type
wherein one or more customers bids-on may purchase a product supplied by one or more
merchants, said method comprising the steps of:

        acquiring, over a network, customer information from said one or more customers, said
customer information including a Preferred Program Term selected from one or more Program
Terms associated with said product;

        automatically grouping said one or more customers into one or more pools in accordance
with said selected Preferred Program Term;

        receiving, over said network, bids from said one or more merchants in connection with
the on-line auction of said product to provide said product to said one or more customers in at
least one of said pools;

        comparing said bids from said merchants to select a preferred bid from a preferred
merchant;

        notifying, over said network, said preferred merchant of said preferred bid.

2.   (New) The method of claim 1, wherein said grouping step includes grouping said
customers via characteristic pooling.

3.   (New) The method of claim 1, wherein said grouping step includes grouping said
custoemrs via commitment pooling.

4.   (New) The method of claim 1, wherein said merchants are grouped into ghost pools.

2